

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Nathan Howard Arthur Carlberg  
 Debtor

Case No. 19-13735-jkf  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 55

Date Rcvd: Sep 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 15, 2019.

db +Nathan Howard Arthur Carlberg, 304 Cedar Park, Easton, PA 18042-7114  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 14339541 +AEL Scientific, 18 Ashlee Court, Easton, PA 18045-5174  
 14339543 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
 (address filed with court: American Honda Finance, 201 Little Falls Drive,  
 Wilmington, DE 19808)  
 14346211 Allegro Credit, 1350 Old Bayshore Highway, Suite 200, Santa Monica, CA 90410  
 14339548 +Best Buy/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497  
 14346212 +BestEgg, 4315 Pickett Road, Saint Joseph, MO 64503-1600  
 14339550 ++CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262  
 (address filed with court: Caine & Weiner, 15025 Oxnard Street, Suite 100,  
 Van Nuys, CA 91411)  
 14339553 +Cedar Park Community, 199 Cedar Park Blvd, Easton, PA 18042-7111  
 14346215 +Citizens One, 480 Jefferson Blvd, Warwick, RI 02886-1359  
 14339557 +County of Northampton, 669 Washington St, Easton, PA 18042-7400  
 14339561 +Gregory S. Shields, Esquire, 816 W Springfield Rd, Suite 200, Springfield, PA 19064-1222  
 14339562 IRS, Department of the Treasury, Andover, MA 01810  
 14339563 Jonathan Edward Mayer, Esquire, Cohen, Wilwerth & Marrancini LLC, 6620 2nd St Pike,  
 Southampton, PA 18966  
 14346210 +MRS BPO, LLC, 1930 Olney Ave, Cherry Hill, NJ 08003-2016  
 14339571 PNC Bank, PO Box 3180, Pittsburgh, PA 15230-3180  
 14339570 +Palmerview Acquisition, LP, 3600 Corriere Road, Easton, PA 18045-7945  
 14339573 +Raymour & Flanigan, 1000 MacArthur Blvd, Mahwah, NJ 07430-2035  
 14343419 +Sara Carlberg, 1426 Howard Lane, Easton, PA 18045-7907  
 14339575 +Stanley J. Margle, III, Esquire, 3839 Easton Ave, Bethlehem, PA 18020-1421  
 14339576 +Steven Koplove, Esquire, 3200 Penrose Ferry Road, Philadelphia, PA 19145-5500  
 14346209 +The Storage Center, 1350 Uhler Road, Easton, PA 18040-6655  
 14339580 +US Bank, PO Box 3447, Oshkosh, WI 54903-3447  
 14339588 +WF/Tempur-Pedic, PO Box 14517, Des Moines, IA 50306-3517

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 14 2019 03:20:44  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 14 2019 03:21:43 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 14339542 +EDI: AMEREXPR.COM Sep 14 2019 07:08:00 American Express, PO Box 981537,  
 El Paso, TX 79998-1537  
 14339545 +EDI: BANKAMER.COM Sep 14 2019 07:08:00 Bank of America, PO Box 982238,  
 El Paso, TX 79998  
 14339547 +E-mail/Text: bankruptcy@bbandt.com Sep 14 2019 03:20:21 BB&T, PO Box 1704,  
 Clemmons, NC 27012-1704  
 14342771 +EDI: AISACG.COM Sep 14 2019 07:08:00 BMW Bank of North America,  
 AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901  
 14339549 +EDI: BMW.COM Sep 14 2019 07:08:00 BMW Financial Services, PO Box 3608, Dublin, OH 43016  
 14339544 +EDI: BANKAMER.COM Sep 14 2019 07:08:00 Bank of America, PO Box 31785,  
 Tampa, FL 33631-3785  
 14339551 +EDI: CAPITALONE.COM Sep 14 2019 07:08:00 Capital One, PO Box 30285,  
 Salt Lake City, UT 84130-0285  
 14339555 +EDI: CITICORP.COM Sep 14 2019 07:08:00 Citi Cards/CitiBank, PO Box 6241,  
 Sioux Falls, SD 57117-6241  
 14339556 +EDI: WFNBN.COM Sep 14 2019 07:08:00 Comenity Bank - Kay Jeweler, PO Box 182789,  
 Columbus, OH 43218-2789  
 14339558 +EDI: CCS.COM Sep 14 2019 07:08:00 Credit Collection Services, PO Box 607,  
 Norwood, MA 02062-0607  
 14339559 +E-mail/Text: B@directcapital.com Sep 14 2019 03:22:22 Direct Capital, 155 Commerce Way,  
 Portsmouth, NH 03801-3243  
 14339560 +EDI: FORD.COM Sep 14 2019 07:08:00 Ford Motor Credit Co., PO Box 542000,  
 Omaha, NE 68154-8000  
 14339564 +EDI: CHASE.COM Sep 14 2019 07:08:00 JPMCB Card Services, PO Box 15369,  
 Wilmington, DE 19850-5369  
 14339566 +E-mail/Text: bncnotices@becket-lee.com Sep 14 2019 03:20:12 Kohl's, PO Box 3115,  
 Milwaukee, WI 53201-3115  
 14339567 +EDI: DAIMLER.COM Sep 14 2019 07:08:00 MB Financial Services, PO Box 961,  
 Roanoke, TX 76262-0961  
 14339568 +E-mail/Text: electronicbkydocs@nelnet.net Sep 14 2019 03:21:24 NelNet Loan Services,  
 PO Box 82561, Lincoln, NE 68501-2561  
 14339577 +EDI: RMSC.COM Sep 14 2019 07:08:00 SYNCB/Amazon PLCC, PO Box 965015,  
 Orlando, FL 32896-5015

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User: admin  
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Total Noticed: 55

Date Rcvd: Sep 13, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14339578 +EDI: RMSC.COM Sep 14 2019 07:08:00 SYNCB/Paypal Smart Conn, PO Box 965005,  
Orlando, FL 32896-5005  
14339579 +EDI: RMSC.COM Sep 14 2019 07:08:00 SYNCB/Sams Club, PO Box 965005,  
Orlando, FL 32896-5005  
14346216 +E-mail/Text: bankruptcy@bbandt.com Sep 14 2019 03:20:32 Sheffield Financial Corp.,  
6010 Golding Center Dr, Winston Salem, NC 27103-9815  
14340597 +EDI: RMSC.COM Sep 14 2019 07:08:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021  
14339581 EDI: USBANKARS.COM Sep 14 2019 07:08:00 US Bank RMS CC, PO Box 108,  
Saint Louis, MO 63166  
14339582 EDI: USAA.COM Sep 14 2019 07:08:00 USAA Fed Savings Bank, PO Box 47504,  
San Antonio, TX 78265-7504  
14339586 +EDI: USAA.COM Sep 14 2019 07:08:00 USAA Savings Bank, PO Box 33009,  
San Antonio, TX 78265-3009  
14339587 EDI: WFFC.COM Sep 14 2019 07:08:00 Wells Fargo, PO Box 14517, Des Moines, IA 50306-3517  
TOTAL: 27

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14339554 Channel Partners Capital Group LLC, 11100 Wayzata Blvd, WI 53305  
14339546\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, PO Box 982238, El Paso, TX 79998)  
14339552\* +Capital One, PO Box 30285, Salt Lake City, UT 84130-0285  
14339565\* +JPMCB Card Services, PO Box 15369, Wilmington, DE 19850-5369  
14339569\* +NelNet Loan Services, PO Box 82561, Lincoln, NE 68501-2561  
14339572\* PNC Bank, PO Box 3180, Pittsburgh, PA 15230-3180  
14339583\* USAA Fed Savings Bank, PO Box 47504, San Antonio, TX 78265-7504  
14339584\* USAA Fed Savings Bank, PO Box 47504, San Antonio, TX 78265-7504  
14339585\* USAA Fed Savings Bank, PO Box 47504, San Antonio, TX 78265-7504  
14339574 ##+Sara Carlberg, 18 Ashlee Court, Easton, PA 18045-5174

TOTALS: 1, \* 8, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 15, 2019

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 12, 2019 at the address(es) listed below:

CHARLES LAPUTKA on behalf of Debtor Nathan Howard Arthur Carlberg claputka@laputkalaw.com,  
jen@laputkalaw.com;milda@laputkalaw.com;bkeil@laputkalaw.com  
KEVIN G. MCDONALD on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com  
LISA CANCANON on behalf of Creditor USAA Federal Savings Bank LisaC@w-legal.com  
MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com  
MICHAEL H KALINER on behalf of Trustee MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

**Information to identify the case:**

Debtor 1 Nathan Howard Arthur Carlberg  
 First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-7944**

EIN --\_-----

Debtor 2 \_\_\_\_\_  
 (Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --\_-----

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **19-13735-jkf**

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Nathan Howard Arthur Carlberg

9/12/19

**By the court:** Jean K. FitzSimon  
 United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**